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Last revised 8/1/15

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

		DISTRICT OF NEW JE	RSEY	
In Re:			Case No.:	
			Judge:	
			Chapter:	13
	Debtor(s)			
		Chapter 13 Plan and M	otions	
	Original	☐ Modified/Notice Required		☐ Discharge Sought
	Motions Included	☐ Modified/No Notice Require	ed	□ No Discharge Sought
Da	nte:	_		
		E DEBTOR HAS FILED FOR RE HAPTER 13 OF THE BANKRUF		
		YOUR RIGHTS WILL BE AFF	ECTED	
confirmation You should or any motion become bit	n hearing on the Plan proposed be read these papers carefully and on included in it must file a writte	eparate Notice of the Hearing on Co y the Debtor. This document is the discuss them with your attorney. Ar n objection within the time frame sta ray be granted without further not	actual Plan proposinyone who wishes the din the Notice.	ed by the Debtor to adjust debts. o oppose any provision of this Plan 'his Plan may be confirmed and
	IN THE NOTI	FILE A PROOF OF CLAIM BY CE TO RECEIVE DISTRIBUTIO ONFIRMED, EVEN IF THE PLAN	NS UNDER ANY	PLAN
Part 1:	Payment and Length of F	lan		
a.	The debtor shall pay \$	per	to the Chapt	er 13 Trustee, starting on
	for ap	proximatelyr	months.	

Other sources of funding (describe source, amount and date when funds are available):

b. The debtor shall make plan payments to the Trustee from the following sources:

Future earnings

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c. Use of real property to satisfy	plan obligations:							
Sale of real propertyDescription:								
Proposed date for completi	ion:							
□ Refinance of real property: Description: Proposed date for completion:								
 Loan modification with respect to mortgage encumbering property: Description: Proposed date for completion: 								
d. \square The regular monthly mortga	age payment will continue pending the sa	lle, refinance or loan modification.						
e. \square Other information that may	be important relating to the payment and	l length of plan:						
Part 2: Adequate Protection								
	s will be made in the amount of \$ tion to	•						
	s will be made in the amount of \$ation to:							
Part 3: Priority Claims (Including A	administrative Expenses)							
All allowed priority claims will be	paid in full unless the creditor agrees other	erwise:						
Creditor	Type of Priority	Amount to be Paid						
Part 4: Secured Claims								

a. Curing Default and Maintaining Payments
The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

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b. Modificat									de Plan)	
h Madifiasi										
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b. Modificat	tion									
secured creditor sh stated. The portion claim is identified a	nall be paid th of any allowe as having "NC NO	ne amount red claim th D VALUE" i	listed nat exc it shal	as the "Value ceeds that va Il be treated a tion under th	e of the Credito alue shall be tre	or Intereated and claim	as an unsecured m. EQUIRES	" plus inter	est as	
Creditor	Collateral	Scheduled Debt	t.	Total Collateral Value	Superior Lie	:ns	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid	
2.) Where th secured claim shall					the Plan, payn	nent c	of the full amount	of the allov	wed	
c. Surrende Upon confirm collateral:		ay is termi	nated	as to surreno	dered collatera	I. The	Debtor surrende	rs the follo	wing	
Creditor			Coll	lateral to be S	Surrendered		Value of Surrendered Collateral		Remaining Unsecured Debt	

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d. Secured Claims Unafform The following secured c		y the Plan e unaffected by the Plan:					
-							
e. Secured Claims to be Creditor	Paid in	Collateral			Total Amount to be		
					rough the Plan		
Part 5: Unsecured Claims							
a. Not separately classifi	ed allow	ved non-priority unsecured cla	aims shall	be paid:			
☐ Not less than \$		to be distributed pro ra	nta				
☐ Not less than		percent					
☐ <i>Pro Rata</i> distribution	from an	y remaining funds					
b. Separately classified un	nsecure	ed claims shall be treated as f	ollows:				
Creditor	Basis I	For Separate Classification	Treatme	nt	Amount to be Paid		
Part 6: Executory Contracts	and Une	expired Leases					
All executory contracts and	unexpii	red leases are rejected, exce	pt the follo	wing, which are	assumed:		
Creditor	I	Nature of Contract or Lease		Treatment by [Debtor		
	I						

Part 7: Motions									
NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, <i>Notice of Chapter 13 Plan Transmittal</i> , within the time and in the manner set forth in D.N.J. LBR 3015-1. A <i>Certification of Service</i> must be filed with the Clerk of Court when the plan and transmittal notice are served.									
a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f).									
The Debtor moves to avoid the following liens that impair exemptions:									
Creditor	Nature Collate	-	Type of Lien	Amount Lien	of	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
b. Motion to Av	oid Li	ens and	d Reclassify (Claim Fr	om S	ecured to Co	mpletely Uns	ecured.	
The Debtor move Part 4 above:	es to re	eclassify	the following	claims a	s uns	secured and to	void liens on	collateral cons	istent with
Creditor		Collateral		Amount of Lien to be Reclassified					
c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.									
The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:									

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Creditor	Collateral	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured		
Part 8: Other Plan Provis	ions				
a. Vesting of Property Upon confirmati Upon discharge	on				
 b. Payment Notices Creditors and Lessors Debtor notwithstanding the ar 		nay continue to mail customary	notices or coupons to the		
1) Trustee commiss 2) 3)	allowed claims in the following				
d. Post-Petition Clair The Trustee □ is, □ is the amount filed by the post-p	s not authorized to pay post-pe	etition claims filed pursuant to 1	1 U.S.C. Section 1305(a) in		
Part 9: Modification					
	Plan previously filed in this case	e, complete the information bel	ow.		
Explain below why the plan is being modified: Explain below how the plan is being modified:					
Are Schedules I and J b	peing filed simultaneously with	this Modified Plan?	′es □ No		

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Part 10:	Sign Here		
The	e Debtor(s) and the attorney for the Debtor (if any) must	sign this Plan.	
Dat	re:	Attorney for the Debtor	
I ce	ertify under penalty of perjury that the above is true.		
Dat	re:	Debtor	
Dat	re:	Joint Debtor	